

# Lyn C Thomas

## List of Publications by Year in descending order

Source: <https://exaly.com/author-pdf/4180332/publications.pdf>

Version: 2024-02-01

94  
papers

4,233  
citations

236833

25  
h-index

133188

59  
g-index

97  
all docs

97  
docs citations

97  
times ranked

2072  
citing authors

#	ARTICLE	IF	CITATIONS
1	Benchmarking state-of-the-art classification algorithms for credit scoring: An update of research. European Journal of Operational Research, 2015, 247, 124-136.	3.5	707
2	A survey of credit and behavioural scoring: forecasting financial risk of lending to consumers. International Journal of Forecasting, 2000, 16, 149-172.	3.9	576
3	Recent developments in consumer credit risk assessment. European Journal of Operational Research, 2007, 183, 1447-1465.	3.5	348
4	A survey of maintenance and replacement models for maintainability and reliability of multi-item systems. Reliability Engineering, 1986, 16, 297-309.	0.4	207
5	Survival Analysis Methods for Personal Loan Data. Operations Research, 2002, 50, 277-289.	1.2	200
6	An Optimal Policy for a Two Depot Inventory Problem with Stock Transfer. Management Science, 1997, 43, 173-183.	2.4	115
7	A survey of the issues in consumer credit modelling research. Journal of the Operational Research Society, 2005, 56, 1006-1015.	2.1	109
8	Mixture cure models in credit scoring: If and when borrowers default. European Journal of Operational Research, 2012, 218, 132-139.	3.5	99
9	Should Start-up Companies Be Cautious? Inventory Policies Which Maximise Survival Probabilities. Management Science, 2002, 48, 1161-1174.	2.4	88
10	Comparisons of linear regression and survival analysis using single and mixture distributions approaches in modelling LGD. International Journal of Forecasting, 2012, 28, 204-215.	3.9	79
11	Experts' estimates of task durations in software development projects. International Journal of Project Management, 2000, 18, 13-21.	2.7	76
12	Sample selection bias in credit scoring models. Journal of the Operational Research Society, 2003, 54, 822-832.	2.1	67
13	A zero-adjusted gamma model for mortgage loan loss given default. International Journal of Forecasting, 2013, 29, 548-562.	3.9	55
14	PHAB scores: proportional hazards analysis behavioural scores. Journal of the Operational Research Society, 2001, 52, 1007-1016.	2.1	54
15	Does segmentation always improve model performance in credit scoring?. Expert Systems With Applications, 2012, 39, 2433-2442.	4.4	54
16	An optimal ordering policy for a spare unit with lead time. European Journal of Operational Research, 1978, 2, 409-419.	3.5	53
17	Time will tell: behavioural scoring and the dynamics of consumer credit assessment. IMA Journal of Management Mathematics, 2001, 12, 89-103.	1.1	51
18	Consumer finance: challenges for operational research. Journal of the Operational Research Society, 2010, 61, 41-52.	2.1	48

#	ARTICLE	IF	CITATIONS
19	Modelling credit risk of portfolio of consumer loans. Journal of the Operational Research Society, 2010, 61, 411-420.	2.1	45
20	Improving credit scoring by differentiating defaulter behaviour. Journal of the Operational Research Society, 2015, 66, 771-781.	2.1	36
21	Modelling LGD for unsecured personal loans: decision tree approach. Journal of the Operational Research Society, 2010, 61, 393-398.	2.1	35
22	Dynamic Search Games. Operations Research, 1991, 39, 415-422.	1.2	34
23	Modeling the operation of multireservoir systems using decomposition and stochastic dynamic programming. Naval Research Logistics, 2006, 53, 217-225.	1.4	33
24	Transition matrix models of consumer credit ratings. International Journal of Forecasting, 2012, 28, 261-272.	3.9	32
25	Structural models in consumer credit. European Journal of Operational Research, 2007, 183, 1569-1581.	3.5	30
26	Modelling the profitability of credit cards by Markov decision processes. European Journal of Operational Research, 2011, 212, 123-130.	3.5	26
27	Modelling LGD for unsecured retail loans using Bayesian methods. Journal of the Operational Research Society, 2015, 66, 342-352.	2.1	24
28	Exposure at default models with and without the credit conversion factor. European Journal of Operational Research, 2016, 252, 910-920.	3.5	24
29	Criteria and approximate methods for path-constrained moving-target search problems. Naval Research Logistics, 1995, 42, 27-38.	1.4	22
30	Modelling the credit risk for portfolios of consumer loans: Analogies with corporate loan models. Mathematics and Computers in Simulation, 2009, 79, 2525-2534.	2.4	22
31	The blast furnaces problem. European Journal of Operational Research, 1980, 4, 330-336.	3.5	21
32	The economy and loss given default: evidence from two UK retail lending data sets. Journal of the Operational Research Society, 2014, 65, 363-375.	2.1	21
33	Does cooperation in auditing matter? A comparison of a non-cooperative and a cooperative game model of auditing. European Journal of Operational Research, 1997, 103, 470-482.	3.5	17
34	Controlling multi-reservoir systems. European Journal of Operational Research, 2001, 129, 619-626.	3.5	17
35	Optimizing the Collections Process in Consumer Credit. Production and Operations Management, 2010, 19, 698-708.	2.1	17
36	Replacement of Systems and Components in Renewal Decision Problems. Operations Research, 1985, 33, 404-411.	1.2	16

#	ARTICLE	IF	CITATIONS
37	Interchange fees for bank ATM networks. <i>Naval Research Logistics</i> , 1998, 45, 407-417.	1.4	16
38	Analysing maintenance data to gain insight into systems performance. <i>Journal of the Operational Research Society</i> , 2003, 54, 343-349.	2.1	15
39	Assessing the impact of derived behavior information on customer attrition in the financial service industry. <i>European Journal of Operational Research</i> , 2014, 236, 624-633.	3.5	15
40	Using a transactor/revolver scorecard to make credit and pricing decisions. <i>Decision Support Systems</i> , 2014, 59, 143-151.	3.5	15
41	Computational comparison of value iteration algorithms for discounted Markov decision processes. <i>Operations Research Letters</i> , 1983, 2, 72-76.	0.5	14
42	Recalibrating scorecards. <i>Journal of the Operational Research Society</i> , 2001, 52, 981-988.	2.1	14
43	Using adaptive learning in credit scoring to estimate take-up probability distribution. <i>European Journal of Operational Research</i> , 2006, 173, 880-892.	3.5	13
44	Comparing reinforcement learning approaches for solving game theoretic models: a dynamic airline pricing game example. <i>Journal of the Operational Research Society</i> , 2012, 63, 1165-1173.	2.1	13
45	Comparing debt characteristics and LGD models for different collections policies. <i>International Journal of Forecasting</i> , 2012, 28, 196-203.	3.9	13
46	Finding the nucleoli of large cooperative games. <i>European Journal of Operational Research</i> , 2016, 248, 1078-1092.	3.5	13
47	An enhanced conversion scheme for lexicographic, multiobjective integer programs. <i>European Journal of Operational Research</i> , 1984, 18, 57-61.	3.5	12
48	Core, least core and nucleolus for multiple scenario cooperative games. <i>European Journal of Operational Research</i> , 2005, 164, 225-238.	3.5	12
49	Modeling consumer acceptance probabilities. <i>Expert Systems With Applications</i> , 2006, 30, 499-506.	4.4	12
50	Modelling repayment patterns in the collections process for unsecured consumer debt: A case study. <i>European Journal of Operational Research</i> , 2016, 249, 476-486.	3.5	12
51	Mining whole-sample mass spectrometry proteomics data for biomarkers – An overview. <i>Expert Systems With Applications</i> , 2009, 36, 5333-5340.	4.4	11
52	Keep or return? Managing ordering and return policies in start-up companies. <i>European Journal of Operational Research</i> , 2007, 179, 97-113.	3.5	10
53	Note – A Note on Computing Optimal Control Limits for GI/M/1 Queueing Systems. <i>Management Science</i> , 1987, 33, 939-943.	2.4	9
54	Serial and parallel value iteration algorithms for discounted Markov decision processes. <i>European Journal of Operational Research</i> , 1993, 67, 188-203.	3.5	9

#	ARTICLE	IF	CITATIONS
55	Stripping Coupons with Linear Programming. Journal of Fixed Income, 2000, 10, 80-87.	0.5	9
56	The elixir of life: using a maintenance, repair and replacement model based on virtual and operating age in the water industry. IMA Journal of Management Mathematics, 2004, 15, 151-160.	1.1	9
57	When to rebuild or when to adjust scorecards. Journal of the Operational Research Society, 2015, 66, 1656-1668.	2.1	9
58	Reward Revision for Discounted Markov Decision Problems. Operations Research, 1985, 33, 1299-1315.	1.2	8
59	Debtor level collection operations using Bayesian dynamic programming. Journal of the Operational Research Society, 2019, 70, 1332-1348.	2.1	8
60	Stress-testing retail loan portfolios with dual-time dynamics. Journal of Risk Model Validation, 2008, 2, 43-62.	0.1	8
61	The best banking strategy when playing The Weakest Link. Journal of the Operational Research Society, 2003, 54, 747-750.	2.1	7
62	Impact of demographic and economic variables on financial policy purchase timing decisions. Journal of the Operational Research Society, 2005, 56, 1051-1062.	2.1	7
63	To ask or not to ask, that is the question. European Journal of Operational Research, 2007, 183, 1513-1520.	3.5	7
64	Application of survival analysis to cash flow modelling for mortgage products. OR Insight, 2010, 23, 1-14.	0.1	7
65	Future trends in business analytics and optimization. Intelligent Data Analysis, 2011, 15, 1001-1017.	0.4	7
66	The effect of introducing economic variables into credit scorecards: an example from invoice discounting. Journal of Risk Model Validation, 2015, 9, 57-78.	0.1	7
67	Loans, ordering and shortage costs in start-ups: a dynamic stochastic decision approach. Journal of the Operational Research Society, 2003, 54, 539-548.	2.1	6
68	The impact of Basel Accords on the lender's profitability under different pricing decisions. Journal of the Operational Research Society, 2015, 66, 1826-1839.	2.1	6
69	Managing inventory and production capacity in start-up firms. Journal of the Operational Research Society, 2015, 66, 1624-1634.	2.1	6
70	Repair strategies in an uncertain environment: Markov decision process approach. Journal of the Operational Research Society, 2006, 57, 957-964.	2.1	5
71	Modeling and model validation of the impact of the economy on the credit risk of credit card portfolios. Journal of Risk Model Validation, 2010, 4, 93-126.	0.1	5
72	Many-player rendezvous search: Stick together or split and meet?. Naval Research Logistics, 2001, 48, 710-721.	1.4	4

#	ARTICLE	IF	CITATIONS
73	Credit Scoring. Journal of the Operational Research Society, 2005, 56, 1003-1005.	2.1	3
74	A multi-objective model for bank ATM networks. Naval Research Logistics, 2005, 52, 165-177.	1.4	3
75	Modeling Credit Risk of Portfolio of Consumer Loans. SSRN Electronic Journal, 0, , .	0.4	3
76	Optimization and search. , 0, , .		2
77	How useful is commonality? Inventory and production decisions to maximize survival probability in start-ups. IMA Journal of Management Mathematics, 2003, 14, 305-320.	1.1	2
78	A note on coarse classifying in acceptance scorecards. Journal of the Operational Research Society, 2008, 59, 714-718.	2.1	2
79	Life and Decay. IMA Journal of Management Mathematics, 1998, 9, 393-401.	1.1	1
80	The duration derby: a comparison of duration based strategies in asset liability management. , 0, , .		1
81	An economic model for credit assessment problems using screening approaches. Journal of the Operational Research Society, 2005, 56, 836-843.	2.1	1
82	Transition Matrix Models of Consumer Credit Ratings. SSRN Electronic Journal, 0, , .	0.4	1
83	Training and repair policies for stand-by systems. Annals of Operations Research, 2013, 208, 469-487.	2.6	1
84	Stress testing credit card portfolios: an application in South Africa. Journal of the Operational Research Society, 2014, 65, 351-362.	2.1	1
85	Lending decisions with limits on capital available: The polygamous marriage problem. European Journal of Operational Research, 2016, 249, 407-416.	3.5	1
86	Repair Strategies in an Uncertain Environment: Stochastic Game Approach. Springer Series in Reliability Engineering, 2013, , 123-140.	0.3	1
87	Connectedness conditions used in finite state Markov Decision Processes. Journal of Mathematical Analysis and Applications, 1979, 68, 548-556.	0.5	0
88	Forty Years On: Challenges and Successes. Journal of the Operational Research Society, 1994, 45, 1343.	2.1	0
89	Constrained-cost maintenance and measurability of degradation. IMA Journal of Management Mathematics, 1998, 9, 211-221.	1.1	0
90	Title is missing!. Statistics and Computing, 2000, 10, 245-252.	0.8	0

#	ARTICLE	IF	CITATIONS
91	Time varying or static cut-offs for credit scorecards. Journal of the Operational Research Society, 2013, 64, 1299-1306.	2.1	0
92	The Duration Derby: A Comparison of Duration Based Strategies in Asset Liability Management. SSRN Electronic Journal, 0, , .	0.4	0
93	Mathematical Programming and its Applications in Finance. Statistical Science and Interdisciplinary Research, 2008, , 1-14.	0.0	0
94	Dynamic affordability assessment: predicting an applicant's ability to repay over the life of the loan. Journal of Credit Risk, 2014, 10, 3-32.	0.2	0